



UNITED STATES DEPARTMENT OF COMMERCE

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/193,565 11/17/98 DRUMMOND

J D1077+2

028995

TM02/0919

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MEDINA OH 44256

EXAMINER

ELISCA, P

ART UNIT

PAPER NUMBER

2161

DATE MAILED:

09/19/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trad marks

# Office Action Summary

Application No.  
09/193,565

Applicant(s)  
Drummond et al.

Examiner  
Pierre E. Elisca

Group Art Unit  
2161



☒ Responsive to communication(s) filed on Jul 14, 2001

☒ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire THREE month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claims

☒ Claim(s) 1-20 is/are pending in the application.

Of the above, claim(s) none is/are withdrawn from consideration.

☐ Claim(s) \_\_\_\_\_ is/are allowed.

☒ Claim(s) 1-20 is/are rejected.

☐ Claim(s) \_\_\_\_\_ is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☐ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 6

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

Art Unit: 2161

**DETAILED ACTION**  
**RESPONSE TO AMENDMENT**

1. **This Office action is in response to Applicant's amendment filed on 7/14/2001.**
2. Claims 1-12 are remained and claims 13-20 are added.

***Claim Rejections - 35 USC § 103***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. **Claims 1-6, 13, 14 and 17-20 are rejected under 35 U.S.C. 103 (a) as being unpatentable by Anderson et al. (U.S. Pat. No. 5,706,442).**

**As per claims 1, 13, 14, 17-20, Anderson** substantially discloses a system/method for accessing recent financial information from various financial services providers (which is equivalent to Applicant's claimed invention wherein said an automated transaction machine, see, abstract), including:

Art Unit: 2161

at least one type of transaction function device, wherein the type transaction function device is selectively operative to carry out a transaction function (see., abstract, lines 2-5, or clients/servers); a computer, wherein the computer is in operative connection with the transaction function device (see., abstract, lines 2-5, or clients/servers, clients/servers can also be or call computer, node, processor, or module, col 2, lines 33-67, fig 1);

software executable in the computer, wherein the software includes a browser, wherein the computer operates the browser to access an HTML document responsive to the type of the transaction function device in the machine (see., abstract , col 2, lines 33-67, col 4, lines 45-67, figs 1 and 2).

It is noted that **Anderson** does not explicitly detail the claimed feature of automating transaction machine located in a first location, wherein transaction function includes one available transaction function device to carry out different types of transaction function.

**However, Anderson** has stated that a financial information from various financial services providers.

The system is based on a client/server architecture so that services are accessible from a variety of presentation tools. Communications between clients and servers are accomplished using interfaces that group operations and attributes for various services. This implication discloses the use of assisting the user or customer in any location (i.e a first or second location etc). The user is capable of accessing different kind or types data from different interface devices (see., Anderson, abstract, col 2, lines 33-67).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to modify the Anderson system, wherein the financial information from various services

Art Unit: 2161

providers thereof (Anderson, abstract, col 2, lines 33-67, col 4, lines 45-67) would incorporate the use of assisting the user or customer in any location (i.e a first or second location etc). The user is capable of accessing different kind or types data from different interface devices thereby filtering user or customer request, the motivation being to assist the user or customer in a common level.

**As per claims 2, 4, 5, Anderson** discloses the claimed limitation, wherein the machine includes a plurality of types of transaction function devices, and wherein the computer operates the browser to access the document by generating an address and wherein at least a portion of the address is indicative of at least one of the types of transaction function devices included in the machine (see., figs 1 and 2, col 4, lines 45-67, col 5, lines 1 and 2, clients/servers transactions).

**As per claims 3, 6, Anderson** discloses the claimed limitation, wherein the type transaction function device includes a depository (see., col 3, lines 7-16, col 5, lines 3-5, or firewall for security of applications).

***Claim Rejections - 35 USC § 103***

**5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:**

**(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a**

Art Unit: 2161

**person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.**

**6. Claims 15 and 16 are rejected under 35 U.S.C. 103 (a) as being unpatentable over Anderson et al. (U.S. Pat. No. 5,706,442) in view of Official notice.**

**As per claims 15 and 16, Anderson** discloses a system for accessing recent financial information from various financial services providers (which is equivalent to Applicant's claimed invention wherein said an automated transaction machine, see, abstract), including:

at least one type of transaction function device, wherein the type transaction function device is selectively operative to carry out a transaction function (see., abstract, lines 2-5, or clients/servers); a computer, wherein the computer is in operative connection with the transaction function device (see., abstract, lines 2-5, or clients/servers, clients/servers can also be or call computer, node, processor, or module, col 2, lines 33-67, fig 1);

software executable in the computer, wherein the software includes a browser, wherein the computer operates the browser to access an HTML document responsive to the type of the transaction function device in the machine (see., abstract , col 2, lines 33-67, col 4, lines 45-67, figs 1 and 2). But he fails to specifically disclose an output device (such as a printer). However, **Examiner hereby takes Official notice** that output device or a printer is notoriously well known in the art, and therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to include an output device or a printer because an output device or a printer is a computer peripheral that puts text or a computer-generated image on paper or on another medium, such as a transparency.

Art Unit: 2161

### **REMARKS**

7. In response to claims 10 and all subsequent, Applicant argues that the prior art of record does not teach: "providing a first and a second HTML documents". As the Examiner has stated in the Office action mailed on 4/16/2001, this limitation is disclosed by Anderson in col 2, lines 33-67, specifically, lines 41-47, first and second HTML documents are readable as wherein said the user is capable accessing through a number of presentation tools or users interfaces using HTML browsers, with the HTML browser the user can access a first and a second document. Also, the financial services of Anderson is equivalent to the automated transaction function devices of Applicant's claimed invention.

In response to claim 7 and all subsequent, Applicant argues that the prior art of record does not teach: "Anderson's ('442) distributed system can not constitute the recited machine nor can servers in Anderson constitute the recited transaction function devices". However, Examiner disagrees because the client/server of Anderson is for financial transaction between users and customers such as bank, stock brokerages, credit card companies and so on. Furthermore, client/server can also be called transaction machine.

### **RESPONSE TO ARGUMENTS**

8. Applicant arguments filed on 7/14/2001 have fully considered but they are moot in view of new ground (s) of rejection. Necessitated by amendment.

Art Unit: 2161

***Conclusion***

9. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.

10. Any inquiry concerning this communication from the examiner should be directed to Pierre Eddy Elisca at (703) 305-3987. The examiner can normally be reached on Tuesday to Friday from 6:30AM. to 5:00PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, James Trammell can be reached on (703) 305-9769.

**Any response to this action should be mailed to:**

Commissioner of patents and Trademarks

Washington, D.C. 20231



Application/Control Number: 09/193,565

Page 8

Art Unit: 2161

**or faxed to:**


(703) 308-9051, (for formal communications intended for entry )

**OR:**

(703) 305-3718 ( for informal or draft communications, please label

“PROPOSED” or” DRAFT”)

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington. VA.,  
Sixth floor (receptionist ).

  
Pierre Eddy Elisca

Patent Examiner

September 17, 2001

  
JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100